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26. (new) A stable, aqueous personal care or cosmetic formulation comprising:

- a) a starch-encapsulated hydrophobic compound, wherein said hydrophobic compound comprises a sun-screen active ingredient; and
- b) water,

wherein said starch-encapsulated hydrophobic compound is essentially non-separable in said personal care or cosmetic aqueous formulation.

27. (new) The aqueous formulation of claim 26, wherein said starch-encapsulated hydrophobic compound is formed by jet cooking a mixture of the starch and the hydrophobic compound.

28. (new) The aqueous formulation of claim 26 comprising from 0.5 to 25 percent by weight of said starch-encapsulated hydrophobic compound.

29. (new) The aqueous formulation of claim 26 comprising at least 10 percent by weight of water.

30. (new) The aqueous formulation of claim 26 comprising at least 20 percent by weight of water.

31. (new) The aqueous formulation of claim 26 comprising at least 40 percent by weight of water.

32. (new) A stable, aqueous personal care or cosmetic formulation comprising:

- a) a cationic starch-encapsulated hydrophobic compound;
- b) water,

wherein said starch-encapsulated hydrophobic compound is essentially non-separable in said personal care or cosmetic aqueous formulation.

33. (new) The aqueous formulation of claim 32 wherein said hydrophobic compound is selected from the group consisting of mineral oils, oils of plant and animal origin, synthetic oils, fats, lipids, fatty acids, fatty alcohols, esters, ethers, wax, jojoba oil, soybean oil, silicones, vitamins, vitamin A, vitamin D, vitamin E, and vitamin K, fragrances, emollients, petrolatum, pigments, water-insoluble polymers, anti-perspirants, sun screen actives, benzophenone-3 (oxybenzone), octyl methoxy cinnamate, water insoluble solvents, insect repellants, and mixtures thereof.

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34. (new) The aqueous formulation of claim 32, wherein said starch-encapsulated hydrophobic compound is formed by jet cooking a mixture of the starch and the hydrophobic compound.

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35. (new) The aqueous formulation of claim 32 comprising from 0.5 to 25 percent by weight of said starch-encapsulated hydrophobic compound.

36. (new) The aqueous formulation of claim 32 comprising at least 10 percent by weight of water.

37. (new) The aqueous formulation of claim 32 comprising at least 20 percent by weight of water.

38. (new) The aqueous formulation of claim 32 comprising at least 40 percent by weight of water.

39. (new) A stable, aqueous personal care or cosmetic formulation comprising:

- a) a starch-encapsulated hydrophobic compound;
- b) a preservative; and
- c) water,

wherein said starch-encapsulated hydrophobic compound is essentially non-separable in said personal care or cosmetic aqueous formulation.

40. (new) The aqueous formulation of claim 39 wherein said hydrophobic compound is selected from the group consisting of mineral oils, oils of plant and animal origin, synthetic oils, fats, lipids, fatty acids, fatty alcohols, esters, ethers, wax, jojoba oil, soybean oil, silicones, vitamins, vitamin A, vitamin D, vitamin E, and vitamin K, fragrances, emollients, petrolatum, pigments, water-insoluble polymers, anti-perspirants, sun screen actives, benzophenone-3 (oxybenzone), octyl methoxy cinnamate, water insoluble solvents, insect repellants, and mixtures thereof.

41. (new) The aqueous formulation of claim 39, wherein said starch-encapsulated hydrophobic compound is formed by jet cooking a mixture of the starch and the hydrophobic compound.

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42. (new) The aqueous formulation of claim 39 comprising from 0.5 to 25 percent by weight of said starch-encapsulated hydrophobic compound.

43. (new) The aqueous formulation of claim 39 comprising at least 10 percent by weight of water.

44. (new) The aqueous formulation of claim 39 comprising at least 20 percent by weight of water.

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45. (new) The aqueous formulation of claim 39 comprising at least 40 percent by weight of water.

46. (new) A method for applying one or more cosmetic or personal care active ingredients to the skin or hair comprising:

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- a) forming a stable, aqueous personal care or cosmetic formulation comprising a starch-encapsulated hydrophobic compound containing a personal care or cosmetic active ingredient, wherein said starch-encapsulated compound is essentially non-separable in said personal care or cosmetic aqueous formulation; and
  - b) applying said personal care or cosmetic formulation to the skin or the hair, whereby the starch-encapsulated compound is broken by mechanical energy to release the active ingredient onto the skin or hair.

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47. (new) The method of claim 46, (new) wherein said hydrophobic compound is selected from the group consisting of mineral oils, oils of plant and animal origin, synthetic oils, fats, lipids, fatty acids, fatty alcohols, esters, ethers, wax, jojoba oil, soybean oil, silicones, vitamins, vitamin A, vitamin D, vitamin E, and vitamin K, fragrances, emollients, petrolatum, pigments, water-insoluble polymers, anti-perspirants, sun screen actives, benzophenone-3 (oxybenzone), octyl methoxy cinnamate, water insoluble solvents, insect repellants, and mixtures thereof.

48. (new) The aqueous formulation of claim 46, wherein said starch-encapsulated hydrophobic compound is formed by jet cooking a mixture of the starch and the hydrophobic compound.

#### Remarks

Claims 1-25 are pending and have been cancelled.

New claims 26 to 48 have been added.

New independent claim 26 is supported by original claim 1, and by original disclosure on page 3, line 15 of the specification.

Claim 32 is supported by original claims 1 and 6, and by original disclosure on page 5, line 29 of the specification.